



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/524,772

02/16/2005

Alain Deblock

0501-1122

3402

466 7590 05/07/2009

YOUNG & THOMPSON
209 Madison Street
Suite 500
ALEXANDRIA, VA 22314

EXAMINER

YOUSEFI, SHAHROUZ

ART UNIT

PAPER NUMBER

2432

MAIL DATE

DELIVERY MODE

05/07/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/524,772	Applicant(s) DEBLOCK ET AL.	
	Examiner SHAHROUZ YOUSEFI	Art Unit 2432	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 February 2009.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-43 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-43 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

1. This action is responsive to communications: application, filed 02/16/2005; amendment filed 02/17/2009.
2. Claims 1-43 are pending in application. Claims 1, 28, 35 and 38 are amended by applicants.
3. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Response to Arguments

4. Applicant's arguments, see Remark, filed 02/17/2009, with respect to the rejection(s) of claim(s) 1-43 under 103(a) have been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made in view of Sandberg (WO 96/29667) and Salste (WO 01/28154).

Claim Rejections - 35 USC § 103

5. Claims 1-21, 25, 27-33, 35-38, 40, 41 and 43 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Sandberg (WO 96/29667) in view of Salste (WO 01/28154).
6. With respect to claim 1, Sandberg discloses a method for secure and automated transmission of confidential information, in particular an identification code, to an

Art Unit: 2432

authenticating organization (provide security in the transmission of a credit card number...piece 41 is sent to the merchant 16, and the other 45 is sent to the verification agent 20, see p. 4, lines 12-18) during a transaction with a user according to which a first part of the confidential information is sent to the authenticating organization over a first network (the credit card number may split into two pieces. Only one piece 41 is sent to the merchant 16, see p. 4 lines 15-17), characterized in that it comprises a stage according to which the user sends the second part of the confidential information, complementary to the first part, to a neutral intermediary over a second network (the other 45 is sent to the verification agent 20, see p. 4, lines 17-18) then sending to the authenticating organization, over a third network (300), the complementary part of the confidential information which it has received (see fig. 1 and fig. 2), the neutral intermediary (4) having not access to all the confidential information, only the authenticating organization (3) retrieving all the confidential information (the confidential information ... is not available on any one link at a given time ... It is only available in the hands of the initiator... and verifying agent, and not to the verification-seeking party, see p. 3, line 28 through p. 4, line 2).

7. Sandberg doesn't explicitly disclose disjointed network. However, Salste discloses second network disjointed from the first network (transmitting confidential information ... which a part of the information to be transmitted can be transmitted via an open telecommunication network and another part is transmitted via a closed telecommunication network, see abstract). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with

Art Unit: 2432

disjointed network of Salste to improve data security and reduce the risks of an unauthorized party gaining access to the confidential information, see p. 4.

8. With respect to claim 2, Salste discloses that the two complementary parts are entered on disjointed terminals (see fig. 1). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to reduce the risks of an unauthorized party gaining access to the confidential information, see p. 4.

9. With respect to claim 3, Sandberg discloses transmission of the first part of the confidential information to the authenticating organization is carried out directly between the user and said organization over the first network (Only one piece 41 is sent to the merchant 16, see p. 4 lines15-17).

10. With respect to claim 4, Sandberg discloses the user sends the first part of the confidential information to a supplier of goods or services over the first network (Only one piece 41 is sent to the merchant 16, see p. 4 lines15-17); the supplier then sends the first part to the organization over a third network (see fig. 2 tag/piece one).

11. With respect to claim 5, Sandberg discloses at least one session identifier, shared between at least two of the parties to the transaction, allow the authenticating organization to reconstitute automatically the confidential information which the user sends to it (the verification agent 20 combines the tagged pieces of the credit card number to reconstruct the number, see p. 4, lines 25-27).

12. With respect to claim 6, Sandberg discloses each session identifier is generated by at least one of the parties (1, 2, 3, 4) to the transaction (The confidential information

Art Unit: 2432

may include an identification number, e.g., a credit card number. The transaction may include a purchase ... verification agent of a credit card company, p. 3).

13. With respect to claim 7, Sandberg discloses coordinates for calling back the user over the second network are sent to the neutral intermediary by the authenticating organization (3) over the third network (fig. 1 and fig. 2).

14. With respect to claim 8, Sandberg discloses coordinates for calling back the user over the second network are sent to the neutral intermediary by the supplier of goods or services over the third network (fig. 1 and fig. 2).

15. With respect to claim 9, Sandberg discloses the communication over the first network between the user and the authenticating organization or the supplier of goods or services is transferred automatically to the neutral intermediary for the transaction (fig. 1 and fig. 2).

16. With respect to claim 10, Sandberg discloses coordinates for calling back the user over the second network are sent to the neutral intermediary by the user over the first network (100) (fig. 1 and fig. 2).

17. With respect to claim 11, Sandberg discloses the neutral intermediary contacts the user automatically over the second network to retrieve the second complementary part of the confidential information (fig. 1 and fig. 2).

18. With respect to claim 12, Sandberg discloses the user contacts the neutral intermediary over the network to send the second complementary part of the confidential information, associated with a session identifier (fig. 1 and fig. 2).

Art Unit: 2432

19. With respect to claim 13, Sandberg discloses the third network is a secure point to point network (fig. 1 and fig. 2).

20. With respect to claim 14, Sandberg discloses the neutral intermediary requests the user to provide, in addition to the confidential information to be sent to the organization, a personal code which allows the user to be identified (The confidential information may include an identification number, e.g., a credit card number. The transaction may include a purchase ... verification agent of a credit card company, p. 3).

21. With respect to claim 15, Sandberg discloses the personal code is sent, via a secure point to point network, to a second authenticating organization with which the user has previously registered or to which the user is known (fig. 1 and fig. 2).

22. With respect to claim 16, Sandberg discloses the personal code is a digital or voice code entered on a connected terminal (The confidential information may include an identification number, e.g., a credit card number. The transaction may include a purchase ... verification agent of a credit card company, p. 3).

23. With respect to claim 17, Sandberg discloses the user is automatically guided by the neutral intermediary through the various stages of the method for sending the second part of the confidential information over the first and/or second network respectively, in a coordinated and optionally synchronized manner (see fig. 1 and fig. 2).

24. With respect to claim 18, Sandberg discloses the user is automatically guided by the various parties to the transaction through the various information exchange stages over the first and/or second networks respectively, in a coordinated and optionally synchronized manner (see fig. 1 and fig. 2).

Art Unit: 2432

25. With respect to claim 19, Sandberg discloses the neutral intermediary and/or the organization store(s) the coordinates of user in an uncoded or reversibly encrypted manner (page. 5, lines 7-24).

26. With respect to claim 20, Sandberg discloses the neutral intermediary and/or the organization store(s) in an uncoded or reversible encrypted manner the second complementary part of the confidential information supplied by the user over the network (this would make the message highly secure even without encryption, see p. 8, lines 24-25).

27. With respect to claim 21, Sandberg discloses the neutral intermediary and/or the organization store(s) the personal code sent by the user in an uncoded or reversible manner (the message could be broken down... this would make the message highly secure even without encryption, see p. 8, lines 20-25).

28. With respect to claim 25, Nagel discloses the personal code is stored, optionally in combination with the coordinates of the user on the network by means of an undecipherable coding (see fig. 1, 2).

29. With respect to claim 27, Sandberg discloses the neutral intermediary contacts the user again after the latter has disconnected from the first network, said connection to the first network being re-established once the second part of the confidential information has been sent to the neutral intermediary (see fig. 1, 2).

30. Claims 28-29 differ from claims 1-2 only in that claims 1-2 are a method claim whereas, claims 28-29 are system claims. Thus, claims 28-29 are analyzed as previously discussed with respect to claims 1-2 above.

Art Unit: 2432

31. With respect to claim 30, Salste discloses the first and second networks use different communication technologies and protocols (see fig. 1). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to reduce the risks of an unauthorized party gaining access to the confidential information, see p. 4.

32. With respect to claim 31, Salste discloses the entry means on the first network are independent of the entry means on the second network (see fig. 1). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to reduce the risks of an unauthorized party gaining access to the confidential information, see p. 4.

33. With respect to claim 32, Sandberg discloses the authenticating organization, the neutral intermediary and/or the supplier of goods or services comprise means capable of generating or managing at least one session identifier for exchanging and/or retrieving information concerning the transaction and allowing the authenticating organization to reconstitute the confidential information sent by the user via the entry means over the first and second networks (see fig. 1 and fig. 2).

34. With respect to claim 33, Salste discloses the neutral intermediary comprises means capable of automatically contacting the entry means of the user over the second network so that the user sends the second part of the confidential code (fig. 1). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to enable user follow the required steps.

Art Unit: 2432

35. With respect to claim, 35, Salste discloses the supplier of goods or services comprises means capable of transferring the communication over the first network between the means of entry situated at the location of the user connected to server-forming means situated at the supplier to server-forming means situated at the neutral intermediary, thus automatically connecting the user to the neutral intermediary and thus enabling the two parties to interact (see fig. 1). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to enable the different networks communicate with each other.

36. With respect to claim 36, Salste discloses the supplier of goods or services, the authenticating organization and the neutral intermediary comprise means allowing the transmission of secure point to point data over a third network (fig. 1, 2, 3). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to prevent disclosure of information and data.

37. With respect to claim 37, Sandberg discloses the neutral intermediary has means enabling it to coordinate and/or synchronize messages over the networks (see fig. 1, 2).

38. With respect to claim 38, Sandberg discloses the neutral intermediary and/or the authenticating organization comprise(s) means capable of storing information supplied by the user and system utilization statistics (a terminal 17 receives the information and stores it pending verification, p. 1, lines 21-22).

39. With respect to claim 40, Salste discloses the user comprises means capable of automatically contacting the server-forming means of the neutral intermediary over

Art Unit: 2432

the second network in order to send the second part of the confidential code (see fig. 1 and 3).

40. With respect to claim 41, Salste discloses the neutral intermediary comprises means capable of being contacted by the user over the second network to enable the transmission of the second part of the confidential information (see fig. 1, 3). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste to perform requisite function with respect to the transaction and reduce the risks and liability for unauthorized disclosure of private information.

41. With respect to claim 43, Sandberg discloses the authenticating organization also comprises the means of the neutral intermediary (see fig. 1, 2).

42. Claims 22-24, 26, 34, 39 and 42 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Sandberg (WO 96/29667) in view of Salste (WO 01/28154) and further in view of Nagel et al. (US 7,181,017) hereinafter Nagel.

43. With respect to claim 22, Nagel discloses the neutral intermediary and/or the organization establish a transaction log (fig. 1, transaction log 12). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg and Salste with Nagel to record each transactions, which may be used for auditing, reconciliation, verification, trend analysis, or other purposes, col. 20, lines 50-66).

Art Unit: 2432

44. With respect to claim 23, Nagel discloses the log established by the neutral intermediary and/or the organization is anonymous (This log potentially allows subsequent aspects of a transaction to be anonymous, with the identifier of the User 20, col. 20, lines 53-54). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg and Salste with Nagel to allow subsequent aspects of a transaction to be anonymous, col. 20, lines 53-54).

45. With respect to claim 24, Nagel discloses the anonymity of the log is ensured by a non-decipherable coding of a combination of the coordinates of the user sent over the second network and of the second part of the confidential information sent by the user to the neutral intermediary over the second network (it is possible to permit anonymity of one part, for example a sender of a message, by employing anonymous cryptographic protocols, such as a employed in micropayment technology, col. 30, lines 11-14). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg and Salste with Nagel to allow subsequent aspects of a transaction to be anonymous, col. 20, lines 53-54).

46. With respect to claim 26, Nagel discloses the neutral intermediary sends an advice linked to the transaction log of the user over the network (fig. 1, intermediary 10, transaction log 12). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg and Salste with Nagel to record each transactions, which may be used for auditing, reconciliation, verification, trend analysis, or other purposes, col. 20, lines 50-66).

Art Unit: 2432

47. With respect to claim 34, Nagel discloses the neutral intermediary comprises means capable of generating digital fingerprints or unidirectional encryption (a generated digital fingerprint associated with the digital information to a digital fingerprint previously generated which is unique to the requesting computer system, col. 41, 22-24). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg with Salste with Nagel to identify data and associated user and networks.

48. With respect to claim 39, Nagel discloses the neutral intermediary comprises means capable of voice recognition and/or voice synthesis (col. 76, lines 40-41, selection of a voice recognition data base). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg and Salste with Nagel to have more way of inputting data in to system and network.

49. With respect to claim 42, Nagel discloses the neutral intermediary and/or the organization comprise(s) means capable of identifying the user in a log using the confidential code sent during the transaction (fig. 1, transaction log 12). It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify Sandberg and Salste with Nagel to record each transactions, which may be used for auditing, reconciliation, verification, trend analysis, or other purposes, col. 20, lines 50-66).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SHAHROUZ YOUSEFI whose telephone number is

Art Unit: 2432

(571) 270-3558. The examiner can normally be reached on Monday-Friday 9:00-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Gilberto Barron can be reached on 571-272-3799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/S. Y./

Examiner, Art Unit 2432

/Gilberto Barron Jr./

Supervisory Patent Examiner, Art Unit 2432